

Certificate Number: 06531-PAM-DE-034430141

Bankruptcy Case Number: 20-01085



06531-PAM-DE-034430141

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 7, 2020, at 4:27 o'clock PM CDT, Debra L Kubeika completed a course on personal financial management given by internet by Allen Credit and Debt Counseling Agency, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: May 7, 2020 By: /s/Connie Krosch

Name: Connie Krosch

Title: Certified Credit Counselor